File 47:Gale Group Magazine DB(TM) 1959-2003/Apr 25
(c) 2003 The Gale group
File 148:Gale Group Trade & Industry DB 1976-2003/Apr 28
(c)2003 The Gale Group
File 16:Gale Group PROMT(R) 1990-2003/Apr 28
(c) 2003 The Gale Group
?

~~TDAFF~~ "TDAFIL"

Set	Items	Description
S1	0	STORE.YAHOO
S2	129	(AFFILIATE (5N) PROBLEM)
S3	30	S2 AND COMMISSION
S4	22	S3 NOT PY>2001
S5	630	AFFILIATE (S) (BREACH OR RENEG? OR (DON'T () PAY) OR ENFOR-CE OR FAIL)
S6	132	S5 AND (INTERNET OR ONLINE OR WEBSITE OR E-COMMERCE OR WEB)
S7	111	S6 NOT PY>2001
S8	25	S7 AND COMMISSION
S9	850	YAHOO (S) ((SET-UP) OR (SET () UP))
S10	57	S9 AND AFFILIATE?
S11	56	S10 NOT PY>2001
S12	7013	(HANDLE (5N) (PAYMENT OR PURCHASE OR CREDIT OR TRANSACTION-))
S13	657	S12 AND COMMISSION
S14	317	S13 AND (INTERNET OR ONLINE OR WEBSITE OR E-COMMERCE OR WE-BAA)
S15	350	S13 AND (INTERNET OR ONLINE OR WEBSITE OR E-COMMERCE OR WE-B)
S16	25	S15 AND AFFILIATE
S17	23	S16 NOT PY>2001
S18	36	S15 AND AFFILIATE?
S19	34	S18 NOT PY>2001
S20	0	S5 AND (PAYMENT () PLATFORM)
S21	681	(PAYMENT () PLATFORM)
S22	26	S21 AND AFFILIATE
S23	17	S22 NOT PY>2001
S24	1417	AFFILIATE? (S) ENFORC?
S25	341	S24 AND (INTERNET OR ONLINE OR WEBSITE OR E-COMMERCE OR WE-B)
S26	668	AFFILIATE (S) ((PROBLEM OR DIFFICULTY OR DIFFICULT) AND CO-LLECT?)
S27	2300	AFFILIATE? (S) ((PROBLEM OR DIFFICULTY OR DIFFICULT) AND C-OLLECT?)
S28	2300	AFFILIATE? (S) ((PROBLEM OR DIFFICULTY OR DIFFICULT) AND C-OLLECT?)
S29	591	S28 AND COMMISSION
S30	186	S29 AND (INTERNET OR ONLINE OR WEBSITE OR E-COMMERCE OR WE-B)
S31	150	S30 NOT PY>2001
S32	34	S31 AND (REFER OR REFERRAL)
S33	39	S31 AND (MERCHANT OR VENDOR OR SELLER)
S34	39	S33 NOT PY>2001
S35	29	RD (unique items)
S36	4206	(AFFILIATE? (S) (COLLECT? AND (COMMISSION? OR FEE)))
S37	2092	S36 AND (INTERNET OR ONLINE OR WEB OR WEBSITE OR E-COMMERC-E)
S38	129	S37 AND ((PROBLEM? OR DIFFICULT?) (S) COLLECT?)
S39	103	S38 NOT PY>2001
S40	13097	39 AND (ENFORC?)

S41 34 S39 AND (ENFORCE?)

TS4/9/4 13 15 16 17

4/9/4 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB

12731768 SUPPLIER NUMBER: 66453893 (THIS IS THE FULL TEXT)
Why affiliates should welcome offline brands.
Marketing Week, 23, 27, 16
Oct 5, 2000
ISSN: 0141-9285 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 402 LINE COUNT: 00035

TEXT:

Affiliate marketing, which was recently hailed as an online marketing revolution, is not the be-all and end-all.

Affiliate marketing programmes allow websites with a common interest to join an affiliate and gain commission from selling the other affiliate websites' goods or services. However there are a number of negative aspects to these programmes.

Affiliate members are often smaller websites which link with well-established brands to add value for their users. The danger is that their users will buy once through the affiliate but then go direct to the brand for their next purchase, cutting out the site's opportunity to earn commission. There is also a geographic problem. Visitors to affiliate sites may not live in the same country as the distributor.

Membership of affiliates are limited in that members must have a website to participate, and the programme does not translate to offline marketing campaigns. Another drawback is the lack of a catchy address to advertise offline, since when visitors click through to make a purchase, the address in the browser is usually lengthy and certainly not branded. A short, memorable domain name would enable merchants to extend their reach to offline consumers, and in doing so the programme would target rational as well as impulse buyers. Online the address could be used on a link or banner ad, and offline in a direct mail campaign, for example, to send customers to the merchant. This would also enable detailed tracking of which media was attracting most traffic to the sire.

The ability to target offline groups would mean that well-established common-interest groups, which primarily communicate offline, could benefit. Charities for example, would be able to offer their members merchandise through their regular mailings and benefit from the commission earned on any sales.

Moreover, the location of Internet users would no longer be a distribution issue.

An obvious extension to affiliate programmes is to offer users discounts to encourage them to buy. Using different catchy addresses, different discount rates could be applied to target different markets. Because of the precise tracking facility, commission would then be on a pay-per-lead rather than a pay-per-click basis, making a precise science of on-or offline referral programmes.

Richard Armitage is chief executive of Internet specialist Rename.

INDUSTRY CODES/NAMES: ADV Advertising, Marketing and Public Relations; BUSN Any type of business

4/9/13 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)

09340507 Supplier Number: 81565332 (THIS IS THE FULLTEXT)

Mainstream marketers embrace the net: E-volve summarises the online trends of 2001 -- the year hype gave way to real progress. (Review of the Year).

Marketing Week, v24, n45, p24(4)
Dec 20, 2001
ISSN: 0141-9285
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2813

TEXT:

ADVERTISING: The great online ad shake-up began at the start of 2001 when technology website CNET.com announced a number of new ad formats. These included the now ubiquitous "skyscraper" and rich-media ads embedded within the editorial text. CNET's pioneering move was soon endorsed by the Interactive Advertising Bureau (US), followed by the IAB (UK).

As the year progressed, advertisers increasingly moved away from conventional banners and buttons, opting instead for interstitials and superstitials -- which pop up between Web pages -- and pop-unders, which sit beneath the Web page. Microsites also became a popular option for brands that didn't feel the need to commit resources to a permanent website. Then there were new technologies, such as DHTM (Dynamic HTML), which gave an extra dimension to campaigns for brands such as Cussons and Jaguar.

Major portals -- and rivals -- Yahoo! and MSN ended the year with very public promises to help their advertisers create bespoke ad campaigns -- focusing on ad technology as much as content.

AFFILIATE MARKETING: For a while, this commission-based alternative to online advertising threatened to become top dog. But after enjoying its brief moment in the sun and signing up a list of big-name converts, such as Ebay, Virgin and Comet, affiliate marketing quickly faded back into the shadows. Affiliate specialists such as Magic Button and Commission Junction either went out of business (in the case of the former) or announced major restructurings that begged questions about their business model. Other specialists, such as UKAffiliates, claimed to be doing good business, but stressed that they were an alternative to advertising rather than a replacement.

The overriding problem with affiliate marketing in 2001 was the larger economic picture: websites needed to make serious money -- now rather than later -- and most affiliate deals were a remnant from the dot-com heyday, when all that mattered was who you were aligned with, not how much revenue you generated.

BILL PAYMENT: Electronic bill payment made some serious progress in 2001, with a number of high-profile companies experimenting with this alternative to paper bills.

Amerada, for example, launched an online-only combined electricity and gas service, with e-bills posted on its website. Even more significantly, BT finally took the plunge, inviting customers to take part in an e-bill pilot. This seems to have worked well and BT has added e-billing to BT.com.

As well as its obvious environmental impact, e-billing's claimed advantage is the speed and cheapness of delivery, plus marketers' ability to piggyback on these communications with personalised offers, based on individual bill analysis.

BROADBAND: What can one say about broadband -- high-speed Internet access -- that hasn't already been said ad nauseam? Having failed to take root in 2000, everyone was hoping -- no, praying! -- that it would take off this year. But despite all the talk about "local loop unbundling" and supposed intervention by Oftel, BT remained the only real show in town. NTL was also meant to be competing via its frustratingly incomplete cable

network, but neither of these titans seemed in a hurry.

The second half of this year has, finally, seen BT putting some marketing muscle behind its Openworld offering, while NTL is claiming a big uptake for its alternative service. But as recent research shows, widespread broadband take-up in the UK remains a long way off and is being hindered by high prices. The only silver lining to this black cloud is that unmetered access on dial-up Internet connections has grown enormously this year, thanks to healthy competition and affordability.

CONSUMER AGENTS: New Internet-only companies such as Homepro.com and Uswitch.com have highlighted the growing power of infomediaries -- companies which act as a meeting point for buyers and sellers, while aligning themselves more closely with buyers.

Increasing competition, combined with the Internet's ability to compare and contrast prices and products, means a fundamental shift in marketing. The case for consumer agents was made in March, with the publication of Right Side Up by Marketing Week columnist Alan Mitchell. The book makes a compelling, although some sceptics say overstated, case for change. But Bradford & Bingley's decision to act as a consumer agent for competitors' mortgages, rather than just selling its own products, was further evidence that change is in the air.

CONTENT MANAGEMENT: the notion that non-techies can have a hotline to their company's website -- creating, changing and publishing content without the aid of an IT department -- began to take route in 2000. And while 2001 wasn't quite as explosive for content management as some had hoped, the year closes with more and more marketers taking an interest in this subject.

If finance directors can overcome their compulsion to tightly grip the corporate purse strings in 2002, this area will he destined to blossom. As one content management convert recently told e-volve: "Being able to put special offers and promotions on our website without recourse to the IT department has totally transformed my job."

CLICKS AND BRICKS: This phrase gained currency in 2000, but has come to acquire a new meaning in 2001. Whereas previously it implied the selling of goods and services both online and offline, it is now often used to suggest selling offline while using online as a prepurchase research tool. That is because companies no longer feel under such pressure to offer an e-commerce alternative to the high street -- particularly since fulfilment has proved much trickier than was first anticipated.

Companies do, however, appreciate the potential of an online presence for building brand values, developing customer relationships, showcasing products and services and offering a wealth of information. A prime example is camera retailer Jessops, which uses its website to educate consumers to the delights of digital cameras, but prefers to close the sale in-store, maximising the value of its highly trained sales staff and adding a reassuringly personal touch to the otherwise impersonal world of technology.

CPMs Vs CLICK-THROUGHS:

Online advertising ends 2001 in very different shape to the way it began the year. The banner ad's demise as the dominant format has opened up a Pandora's box of new revenue models and measurements. And the idea of industry-wide ratecard prices has been left in the dust of collapsing dot-coins and shattered dreams.

Weak websites have seen their CPMs (cost per thousand) fall through the autumn, but strong sites such as FT.com and Handbag.com have actually been able to increase theirs. Other sites have shown a newfound willingness to offer advertising deals based on a mix of CPMs and click-throughs. In this respect, it's been a messy 12 months but an important period of change. The Internet bubble of 2000 brought with it the illusion that online advertising could exactly mirror offline advertising models. This year has shown just how misguided such thinking was.

CRM: Customer relationship management has finally stopped being the ubiquitous buzzword it was in 2000. The global economic downturn has brought software and IT vendors back to earth with a bump and they are no longer able to bamboozle us non-techies. But fewer sales pitches seems to have given companies a useful breathing space, with time to take stock of their CRM systems and processes and to decide what they really want from them.

There has been a steady stream of companies announcing a unification of their call centre and website operations, most recently National Express Group. Even BT, through its BT Retail division, has finally announced its determination to get to grips with its many and diverse customer contact centres, uniting them all through some newly installed Siebel software.

But the key CRM quote of the year must come from the marketing department of matches and tobacco company Swan, which noted: "Our approach to data collecting is pragmatic. Consumers will give you their data if there's a reason to do so -- they don't want a relationship with us."

E-MAIL: This was the year that e-mail took over from advertising as the online marketer's weapon of choice. E-mail marketing has become so popular that even Doubleclick, so closely aligned with banner advertising in 2000, has now reinvented itself as an ad technology and e-mail specialist.

Marketers' growing love affair with viral marketing -- where company initiated e-mail's are sent from consumer to consumer, appearing to legitimise the message - spread throughout 2001 like, well, a virus. Unfortunately, malicious e-mail viruses, plus over-zealous use by some bandwagon-hopping marketers, have taken the innocent shine off this new technique.

Moreover, 2001 ends with a new threat to e-mail marketing: looming EU legislation demanding that consumers must opt-in to receiving such e-mails rather than having the chance to opt-out. While some practitioners see this as a necessary way of weeding out the spammers, others believe it's real victim will be smaller companies whose brands are not already well-known to consumers.

FULFILMENT: This remains an unfulfilled promise. A relative latecomer to 2000's Internet party, the so-called e-fulfilment industry was first to feel the chill winds of economic downturn. Radical new ideas for delivering goods to homes while the occupants are away seem to have been on hold during 2001, but the challenge has not gone away.

Perhaps the most significant move of the year was the Post Office's decision to offer consumers the option of having packages delivered to their local Post Office, for a small fee. This is a far cry from the space-age drop-off boxes being mooted 12 months ago, but it's a start.

If e-commerce is to take off, the antiquated fulfilment chain needs an overhaul. As a recent Forrester report notes: "Retailers don't know their true costs (when selling online) and falsely believe that increasing volumes and squeezing vendors will solve their cost problems... As external factors won't drive fulfilment costs down, online retailers will have to focus on one key metric per component - contact centre, warehouse, and delivery."

GAMES: One of the dark horse hits of 2001, games became a must-have tool for many online marketers. Often coupled with viral marketing campaigns, games proved a compelling new medium for building brands and customer relationships. Brands as diverse as Barclays, Durex, Go, Cadhury's, Lynx, Honda and Virgin have used games to project themselves to new audiences in new ways, often using the potent weapon of humour. Ironically, many games websites have fared badly, notably Gameplay and Freeloader.

But mainstream consumers seem more prepared than ever to indulge in a bit of spontaneous gaming, and have no problem if the game is used as a branding vehicle by marketers - so long as it provides a few pleasurable

moments of distraction from the daily grind. Mobile communications devices and Interactive TV are also seeing a surge in marketing-driven games.

INTERACTIVE TV: This was supposed to be the big break-through year for iTV, especially as broadband Internet failed to materialise. But as 2001 draws to a close, things couldn't be looking much grimmer for some of the players in this market. NTL, in particular, seems very wobbly, with relatively feeble revenues and mountainous debts.

Most observers agree that for iTV to take off, it needs either one player to dominate-Sky Digital looks best positioned to do so - or for the industry to agree on a common technology platform. Advertisers have been expected to act as guinea-pigs yet pay high fees. And reconfiguring their campaigns for different platforms has made the whole process far too tortuous.

The other big inhibitor to growth is a lack of shared data to prove the effectiveness of iTV: unsurprisingly, those who do invest money and time in this untested medium tend to keep their knowledge to themselves.

MARKETING MANAGEMENT SOFTWARE: This is in danger of becoming the Next Big Thing, since it has only emerged during the last quarter of 2001. Although it lacks the obvious sex appeal of yesteryear's dot-com headlines, marketing management software (MMS) could actually have a bigger impact on marketers' day-to-day lives.

The idea is to use the Internet to ensure that today's global marketing departments are singing from the same hymn sheet and equipped to move as fast as possible. Or, as Dan Maurer, chief executive of P&G-backed Emmperative, puts it: "Imagine past projects, market research and in-depth marketing expertise not only available company-wide through a centralised online library, but delivered to users' desktops when they need them during the course of a project." Look out for more about Emmperative in e-volve's January issue.

MOBILE INTERNET: It may sound macabre, but the tragic events of September 11 seem to have acted as a catalyst to the US mobile phone industry, with consumers feeling compelled to be constantly in touch with family and friends.

At the same time, the personal digital assistant (PDA) market has been reviralised by the extremely successful entry of Compaq's iPaq, Sony's Clie and Handspring's PDA-mobile phone hybrid. The coming year should see the emergence of devices which are equally balanced between data and voice.

PAID-FOR CONTENT: This has been the story of the second half of 2001, and it is a cause for real excitement. Rather than regretting the need to charge consumers for what was formerly free, marketers should see this as a chance to enter into much more meaningful relationships with paying customers.

Next year will no doubt produce inspiring examples of the transition from free to paid-for content, with customers valuing the service more rather than less. The revenues provided by this new income stream should give marketers the confidence to invest further in online projects.

Websites that have switched to fees include those of e-greetings card companies, newspapers, finance specialists, e-mail providers and webcasters.

PERSONALISATION: The Holy Grail -- Internet services that show an intimate, instinctive understanding of individual consumers -- is still a long way off. Indeed, to some degree it may always remain in the realms of fantasy.

The good news in 2001 was that marketers stopped talking about personalisation as if they knew exactly what it meant and were already implementing it. In place of 2000's hype, this year has been one of slow, steady progress, with companies experimenting quietly. There is still no "killer application" for personalisation, which shows just how much you need the personal touch rather than relying on software, no matter how whizzy.

So perhaps the greatest achievement in personalisation this year was the encouraging number of manned call centres set up to complement website activity, and to provide the all-important hand-holding which nervous online neophytes require.

However, as with e-mail (see above), the year ends with a worrying question mark over one key aspect of personalisation: cookies. The EU is debating whether to make them something you have to opt into rather than opt out of receiving, and it is incumbent on the Internet industry to prove why the latter is preferable.

PROMOTIONS: Companies such as Terley and Coke have shown the extent to which the "old economy has stormed the barricades of the new economy" in 2001. Terley's enthusiastic use of e-coupons points the way forward to an exciting new era for the promotions industry, as does Cokeauctions. The latter deservedly won plaudits for its creative combination of ring-pulls and website, giving young consumers an instant "currency" and Coke a newfound channel of year-round communication.

TEXT MESSAGING: Last but certainly not least, text messaging has been one of the most exciting new marketing media since the arrival of the Internet. There was a lot of scepticism about its suitability for marketers as 2001 began, but high-profile campaigns by blue-chip companies soon dispelled doubts.

Most notable was Cadbury's campaign, starring in the summer and still going, which took commercial text messaging to a vast audience. The potential to gather and analyse consumer data based on time of purchase -- an as yet under-researched aspect of text message marketing -- is just one reason why 2002 should be another banner year for this medium.

PUBLISHER NAME: Centaur Publishing Ltd.
INDUSTRY NAMES: ADV (Advertising, Marketing and Public Relations); BUSN (Any type of business); INTL (Business, International)

4/9/15 (Item 3 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

07954165 Supplier Number: 66453893 (THIS IS THE FULLTEXT)

Why affiliates should welcome offline brands.

Marketing Week, v23, n27, p16
Oct 5, 2000
ISSN: 0141-9285
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 371

TEXT:

Affiliate marketing, which was recently hailed as an online marketing revolution, is not the be-all and end-all.

Affiliate marketing programmes allow websites with a common interest to join an affiliate and gain commission from selling the other affiliate websites' goods or services. However there are a number of negative aspects to these programmes.

Affiliate members are often smaller websites which link with well-established brands to add value for their users. The danger is that their users will buy once through the affiliate but then go direct to the brand for their next purchase, cutting out the site's opportunity to earn commission. There is also a geographic problem. Visitors to affiliate sites may not live in the same country as the distributor.

Membership of affiliates are limited in that members must have a website to participate, and the programme does not translate to offline

marketing campaigns. Another drawback is the lack of a catchy address to advertise offline, since when visitors click through to make a purchase, the address in the browser is usually lengthy and certainly not branded. A short, memorable domain name would enable merchants to extend their reach to offline consumers, and in doing so the programme would target rational as well as impulse buyers. Online the address could be used on a link or banner ad, and offline in a direct mail campaign, for example, to send customers to the merchant. This would also enable detailed tracking of which media was attracting most traffic to the sire.

The ability to target offline groups would mean that well-established common-interest groups, which primarily communicate offline, could benefit. Charities for example, would be able to offer their members merchandise through their regular mailings and benefit from the commission earned on any sales.

Moreover, the location of Internet users would no longer be a distribution issue.

An obvious extension to affiliate programmes is to offer users discounts to encourage them to buy. Using different catchy addresses, different discount rates could be applied to target different markets. Because of the precise tracking facility, commission would then be on a pay-per-lead rather than a pay-per-click basis, making a precise science of on-or offline referral programmes.

Richard Armitage is chief executive of Internet specialist Rename.

PUBLISHER NAME: Centaur Publishing Ltd.
INDUSTRY NAMES: ADV (Advertising, Marketing and Public Relations); BUSN (Any type of business); INTL (Business, International)

4/9/16 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)

07933733 Supplier Number: 66276467 (THIS IS THE FULLTEXT)
Shop while you bank.
Davis, Charles
Bank Marketing International, p9
August, 2000
ISSN: 0791-2765
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 933
TEXT:
Affiliate marketing is solving problems online banking customers didn't know they had.

IT WAS bound to happen: affiliate marketing, the web's hottest marketing technique, has made it to the financial services arena. In fact, one marketing programme goes so far as to bring the mall to the bank.

Digital Insight, an outsourcing company that provides Internet banking services to small- and mid-sized institutions, and Nexchange, an affiliate marketer, have joined forces to solve a problem few online banking customers knew they had: the need to shop while banking. The deal demonstrates the power of affiliate marketing and is likely to be repeated as other institutions seek ways to differentiate their online products.

The partnership gives Digital Insight's 880 member banks, which reach some 19 million customers, the opportunity to add website links to retailers selling name-brand products.

Customers will use their bank accounts to shop without ever leaving their banks' websites.

Commission

Affiliate marketing was placed on the marketing map by Amazon.com, which teamed up with more than 100,000 affiliates internationally in its first 18 months of life, starting a dramatic fight between most major dotcom companies to establish similar programmes. Affiliate programmes allow companies to promote and sell their products from host websites. Thousands of websites sell Amazon books, for example, and for this, they receive a small commission.

Digital Insight, which bought the financial affiliate marketing deal when it acquired nFront earlier this year, is not the first company to use affiliate marketing in financial services but it is the first to build such a large consortium of institutions.

Chase Manhattan, Citibank, Security First Network Bank and Wells Fargo all have affiliate programmes that allow retailers market at their sites, but customers must leave the bank site and go to the retailers' sites to shop.

Nexchange's approach enables banks to maintain the look and feel of a company's website while allowing customers to choose from selected retailers targeted at that site. For example, a bank site might market Palm Pilot organisers or personal finance magazines.

Among Nexchange's affiliated retailers are Ashford.com for jewelry and accessories; eBags for luggage, backpacks and carry-ons; and Proflowers for flower arrangements and plants. After making their purchase, customers are returned to the bank's site.

Stickiness

Digital Insight hopes that more banks will see the potential in offering additional products and services at their sites. Not only does affiliate marketing greatly enhance the stickiness of financial sites, it provides risk-free revenue opportunities as well. Banks pay nothing for Nexchange's programme and receive anything from 5 percent to 30 percent of purchases made from the website.

Investors clearly agree: in the eight months that Digital Insight has been trading on Nasdaq, the company has seen its stock price jump from $19 to $86, only to fall back below $40. This drop is not surprising given the fluctuation of the tech-heavy index and the general downturn in Internet-related stocks.

But unlike many Internet stocks, Digital Insight's stock was recently still trading well above its opening-day price, and predictions remain favourable.

"This is an exciting company," said Vincent Daniel, an e-finance analyst for CLBC World Markets. "It is building a huge alliance of financial institutions to provide online banking capabilities and mixing in just the right kinds of retail opportunities."

The company generates revenues from three basic activities: it charges a fee for designing and launching each financial institution's website; it takes a cut of all fees resulting from transactions handled over the site; and it charges a recurring fee for operating and maintaining the site.

Andrew Jeffrey, Robertson Stephens analyst, is projecting a $70 target stock price within the next 12 to 18 months. "I like the Digital Insight model because it's got 75 percent recurring revenue based on certain levels of use among its installed base," said Jeffrey. "It's not entirely dependent on new installations, as other companies in the industry are. And predictions, even the most conservative ones, are for the market to grow in the second half of the year."

Digital Insight's retailers become involved because they can gain new customers and profit from the trusted-agent relationship between financial institutions and their customers, especially the smaller institutions served by Digital Insight.

The Nexchange/nFront partnership provides a ready-to-launch offering

for banks with limited funds for e-commerce investments.

Nexchange solves a key problem of most affiliate programmes: they promote the affiliate owner, not necessarily the participating institution. If a bank entered an Amazon affiliate relationship, the customer leaves the bank site for Amazon each time the customer wants to shop. Amazon develops a strong relationship with the customer, while the bank's relationship suffers.

Brand-neutral

By offering a brand-neutral platform for Internet retailing and by letting the financial institution choose which products are marketed to its customers, banks maintain control of the customer relationship while reaping the benefits of retail content.

Digital Insight is teaming with a wide array of service providers to add even more punch to its online offerings. It recently teamed with Answer Financial to give its online banking customers access to Answer's array of insurance and other personal financial products via Digital Insight's online banking package.

The alliance with Answer Financial enhances the already-concentrated array of financial services offered via Digital Insight's AXIS eCommerce portal. AXIS eCommerce, announced in April of this year, now includes over 20 content, service and product providers to offer a one-stop financial destination site to Digital Insight clients and their customers.

Digital Insight hopes to build its online empire to more than 1,000 institutions this year, using affiliate marketing as a way to attract subscribers.

PUBLISHER NAME: Lafferty Publications Ltd.
COMPANY NAMES: *Digital Insight
INDUSTRY NAMES: BANK (Banking, Finance and Accounting); BUSN (Any type of business); INTL (Business, International)
SPECIAL FEATURES: COMPANY

4/9/17 (Item 5 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

07084040 Supplier Number: 59575162 (THIS IS THE FULLTEXT)

Fashion lands on the UK superhighway; Marketing director, Wilf Geldart tells Lucy Dixon that, while there may be no guarantees in electronic commerce, Lands' End UK is confident it can break the mail order E-mould.(Brief Article)

Precision Marketing, p14
Feb 14, 2000
ISSN: 0957-4913
Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 603

TEXT:

When your US sibling is taking the E-commerce market by storm, launching a host of innovative services and beating off the competition, it can be difficult to shine in your own right. This is the challenge facing Lands' End UK but not to be put off easily, it is throwing all its marketing weight behind a new Internet strategy (PM, last week).

Driving the initiative forward is Lands' End UK marketing director Wilf Geldart, who believes the clothing mail order company is ideally placed to take advantage of the E-commerce explosion.

"The Internet is perfect for mail order companies. Unlike many high

street retailers, we already have all the back-end systems up and running and are ready to take orders whether by E-mail, fax or phone," he explains.

However, the inefficiency of many high street retailers' Web sites is not necessarily good news for Geldart.

"It is a worry for good E-commerce companies that customers will be completely put off Internet shopping by their bad experiences with Web sites that are not run efficiently," he says.

Geldart also faces the problems of luring customers to Lands' End's Web site (www.landsend.co.uk), in the first instance amid a highly competitive and somewhat overcrowded marketplace.

"It has been very difficult for us to find the most effective media for recruiting Internet customers as every company is vying for space in the same publications and on the same Web sites," explains Geldart.

To combat the problem, Lands' End has introduced an affiliate programme to incentivise other online operators to carry its ads. When customers click through to Lands' End's site from an affiliate and make a purchase, the partner Web site will receive five per cent commission plus a finders' fee if it has introduced a new customer to Lands' End.

Once Lands' End has begun to drive traffic to the site, the next stage is prompting consumers to return on a regular basis.

"Catalogue customers receive a prompt every month when they receive their new catalogue through the post. We are in the process of trying to find out the most cost effective ways of prompting Internet customers to purchase again," says Geldart.

Another obstacle that is blocking the ability of many E-commerce players, including Lands' End, to grow substantially is consumer fear of Internet-related credit card fraud.

"One of our biggest problems has been overcoming customers' concerns about security when they give their financial details over the Internet. Despite not having had a single case of fraud on either our UK or US site, people are still worried," comments Geldart.

Despite Lands' End's increasing emphasis on the Internet, it is still committed to developing its catalogue operation. Future campaigns will continue to push both channels and focus heavily on promoting Lands' End's lifetime guarantee on all clothes.

"Our lifetime guarantee is a gift for any marketer as it is a unique selling point. The only problem is explaining it to the British public and making them understand it's not just a gimmick," says Geldart.

"You get the inevitable 'what if?' questions where customers ask 'what if I spill paint down it ten years after I buy it? or what if it gets burnt?' The answer is still yes but they take a lot of convincing," he adds.

CV

Born: January 18, 1964, Cheshire

Car: Volkswagen Golf

Salary: "As it says in the ad, enough to attract the best"

Career History:

1985-1988: Ogilvy & Mather Direct, group account executive

1988-1993: Bowden Dyble Hayes, senior account director

1993-1998: Stadium Developments (owners of Meadowhall shopping centre in Sheffield), group marketing manager

1998: Lands' End, marketing director

PUBLISHER NAME: Centaur Publishing Ltd.
COMPANY NAMES: *Lands' End UK
EVENT NAMES: *240 (Marketing procedures)
GEOGRAPHIC NAMES: *1USA (United States)
PRODUCT NAMES: *5961000 (Mail Order Houses)
INDUSTRY NAMES: ADV (Advertising, Marketing and Public Relations); BUSN

```
  (Any type of business); INTL  (Business, International)
NAICS CODES:  45411  (Electronic Shopping and Mail-Order Houses)
SPECIAL FEATURES:  LOB; COMPANY
ADVERTISING CODES: 25   New Electronic Marketing; 24   Direct Marketing; 79
    Promotion
?
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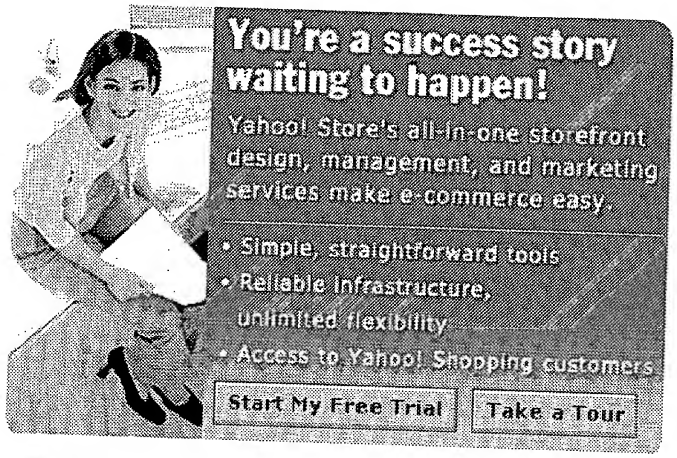

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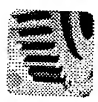
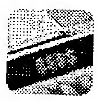
Take advantage of Yahoo! Store's benefits.



How Does it Work?
Get answers to frequently asked questions about Yahoo! Store.



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